



DEPENDENT ELIGIBILITY

Definitions & Required Documents

Revised June 2017

TYPE OF ELIGIBLE DEPENDENT	DEFINITION of DEPENDENT	REQUIRED DOCUMENT(S) FOR ELIGIBLE VERIFICATION
<p>Spouse</p> <p>Individuals NOT eligible:</p> <ul style="list-style-type: none"> • Ex-Spouse (even if court ordered) • Live-in companions who are not legally married to the employee 	<p>A current legal spouse as defined by Tennessee state law. An ex-spouse, common law spouse or civil union partner is not an eligible dependent.</p> <p>Your Legal Spouse (or domestic partner for life insurance only) includes:</p> <ul style="list-style-type: none"> • For MEDICAL coverage: your spouse is only eligible for medical coverage if he or she does not have medical coverage available through his or her employer. • For DENTAL and VISION coverage: your spouse is eligible regardless of coverage availability through an employer. 	<p>If married in current calendar year:</p> <ul style="list-style-type: none"> • A marriage certificate • AND copy of the Dependents Social Security Card <p>If married longer than a year:</p> <ul style="list-style-type: none"> • Federal Tax Return: first page of most recent filed 1040, showing “married filing jointly” (if married filing separately, submit page 1 of (both returns) and form 8879 (electronic filing) OR other proof of filing status. • AND copy of the Dependents Social Security Card <p>***** OR *****</p> <p>Marriage Certificate, Social Security Card, & Proof of Joint Ownership:</p> <p>Must have both name on the following (Issued within the last six months):</p> <ul style="list-style-type: none"> • Bank Statement • Mortgage/ Lease statement • Credit Card Statement • Property Tax Statement- issued within the last 12 months
<p>Child</p> <p>*Under the age of 26</p> <p>Individuals NOT eligible:</p> <ul style="list-style-type: none"> ○ Children over 26 who do not meet qualifications for incapacitation/ disability ○ Foster Children ○ Grandchildren of the Employee or spouse (unless legal guardianship is obtained) 	<ul style="list-style-type: none"> • Biological Child – Natural child • Legally Adopted Child- The creation of the parent-child relationship between individuals who are not naturally related • Guardianship- Person (other than the child's parent) who has legal custody and control over the child • Stepchild- A Child of a legally married spouse 	<ul style="list-style-type: none"> • Biological Child- Birth Certificate AND a copy of the Dependents Social Security Card • Legally Adopted- Official Adoption Court Documentation AND a copy of the Social Security Card • Guardianship- Legal Documentation AND a copy of the Dependents Social Security Card • Stepchild- Marriage Certificate (showing relationship between child and spouse), copy of the Dependents Social Security Card, AND Birth Certificate <p>***** OR *****</p> <ul style="list-style-type: none"> • Federal Tax Return (IF child is claimed as a Legal Dependent) AND a copy of the Dependents Social Security Card
<p>Child</p> <p>(Qualified Medical Child Support Order)</p> <p>*All under 26</p>	<p>A requirement to provide coverage for child(ren) when participant has dependent(s)</p>	<ul style="list-style-type: none"> • Court Documentation signed by a judge • Medical Support order issued by state agency
<p>Child Disabled</p> <p>*Must begin before age of 26 while covered until plan</p>	<p>A Dependent child of any age (who fell in the above category prior to disability) in the event is deemed disabled due to mental physical disability that is unable to earn a living</p>	<ul style="list-style-type: none"> • Proof of disability in form of Doctor letter. Must be submitted within 30 days of child's coverage terminating due to age. • AND Copy of the Dependents Social Security card • Periodic proof that the dependent continues to be incapable of self support is also required

✱ Dental and Vision benefits require separate verification for dependent children ages 19-25.

PLEASE SEE REVERSE SIDE FOR FURTHER DENTAL & VISION REQUIREMENTS

TYPE OF ELIGIBLE DEPENDENT	ELIGIBILITY REQUIREMENTS for DENTAL and/or VISION BENEFITS (Age 19 up to 25 years of age)	REQUIRED DOCUMENT(S) FOR ELIGIBILITY VERIFICATION
<p align="center">Child (Who falls under one of categories previously listed)</p>	<ul style="list-style-type: none"> • An unmarried dependent child under the age of 25 <p align="center">AND</p> <ul style="list-style-type: none"> • A full-time student at an educational institution including Colleges, Universities, Technical Schools, Mechanical Schools and Night Schools- (Night School is acceptable while the dependent child is enrolled for the number of hours or classes that is considered full-time attendance at a similar day school) The term educational institution <u>DOES NOT</u> include on the job training courses, correspondence courses and other related schools. 	<ul style="list-style-type: none"> • A completed Affidavit from Rutherford County affirming your child is unmarried and a full-time student. <p>NOTE: This verification is required at the time a dependent child reaches age 19 and again at the beginning of each plan year.</p>

Options to Send Eligibility Documentation:

- 1) Uploading Dependent Eligibility Documents to a Secure site
 - <https://secure.rutherfordcountyttn.gov/rmuploads/default>
 - Please Contact Risk Management for password & Company name, you will be given access at that time.
 - You will receive an e-mail receipt once Documentation has been updated in the Computer
 - **This is the most convenient way to submit documents!**
- 2) Hand Deliver or Mail Copies (**NEVER** send original documents via mail)
 - Mailing address:
Rutherford County Risk Management
303 N. Church Street, Ste 201
Murfreesboro TN, 37130
 - To receive an e-mail receipt for anything mailed in, include an email address with submission
 - Risk Management Hours of Operation
 - Monday – Friday
 - 8:00 AM- 4:30 PM
- 3) Fax: 615- 867- 4602
 - To receive an e-mail receipt, include an email address with submission

Other individuals not eligible: Parents of employee or spouse